DOCUMENT RESUME

ED 096 897 HE 005 924

TITLE Fourth Annual Report of the Educational Opportunity Fund. 1972-1974.
INSTITUTION New Jersey State Dept. of Higher Education, Trenton.
PUB DATE 1 Jul 74
NOTE 56p.

EDRS PRICE MF-$0.75 HC-$3.15 PLUS POSTAGE
DESCRIPTORS *Economically Disadvantaged; *Educational Finance; *Financial Needs; *Financial Support; Grants; *Higher Education; School Services; State Aid; Student Needs; Students
IDENTIFIERS *Educational Opportunity Fund; EOF

ABSTRACT

The primary purpose of the Educational Opportunity Fund (E.O.F.) is to enable educationally and economically disadvantaged students to obtain a college education by extending financial aid and academic supportive services that will increase their chances of succeeding in an accredited college curriculum. Once the students are enrolled, the emphasis of the E.O.F. program is to minimize attrition and to maximize graduation. The E.O.F. is now aiding approximately 13,000 low-income, educationally disadvantaged students at 48 public and independent colleges in New Jersey and other states. The program is supported entirely by state funds, and distributes these funds directly to students (through grants) and to institutions to enable them to maintain supportive services for their students. The E.O.F. is discussed in detail, including purpose and structure, criteria, student needs, student performance, program components, students' career goals, and student composition. Appendixes include tables related to the text and financial-aid guidelines. (Author/PG)

ED 036897

FOURTH

ANNUAL REPORT

of the

EDUCATIONAL OPPORTUNITY FUND

1972 - 1974

U S DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION
THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

New Jersey Department of Higher Education
Trenton, New Jersey 08625
July 1, 1974

HE 005 924

EDUCATIONAL OPPORTUNITY FUND

BOARD OF DIRECTORS

(As of May, 1974)

The Honorable Brendan T. Byrne, Governor, State of New Jersey

Ralph A. Dungan, Chancellor of Higher Education, Chairman

Haskell Rhett, Assistant Chancellor for Student Assistance and Special Programs

Gustav Heningburg, Newark, Vice-Chairman

Ruth Coleman, Camden

Trinidad Gonzalez, Newark

William J. Leon, Neptune

Earl Phillips, Newark

Alexander G. Sidar, Basking Ridge

Frederick D. Wilkes, III, Paterson

Juanita High, Executive Director

STATE OF NEW JERSEY
DEPARTMENT OF HIGHER EDUCATION
TRENTON, NEW JERSEY

July 1, 1974

Mr. Gilbert G. Roessner
Chairman
Board of Higher Education
225 West State Street
Trenton, New Jersey 08625

Dear Mr. Roessner:

I am pleased to transmit the fourth Annual Report of the Educational Opportunity Fund for the 1972-1973 academic year and the first semester of the 1973-1974 academic year. This document provides a description of the E.O.F. students and the program services provided at the 48 institutions of higher education which participate in the New Jersey E.O.F. program.

The Report indicates that E.O.F. students are succeeding at a level which exceeds expectations. Over 2,800 E.O.F. students are scheduled to graduate during the 1973-1974 academic year. In spite of the more flexible admissions criteria that are used to enroll E.O.F. students, they continue to progress and maintain satisfactory grade point averages. Participating institutions are beginning to experience the benefits to be derived from a student body that is representative of various segments of a multi-ethnic society.

The Board of Directors of the Fund and the staff of the Department of Higher Education are committed to the continued progress of the program and its objective of enabling needy New Jersey students to attain access and success in the higher educational institutions of the State.

Respectfully yours,

Ralph A. Dungan

Ralph A. Dungan
Chancellor

CONTENTS

	Page
PURPOSE AND STRUCTURE	1
CRITERIA	1
STUDENT NEED	3
STUDENT PERFORMANCE	5
PROGRAM COMPONENTS	9
STUDENTS' CAREER GOALS	11
STUDENT COMPOSITION	12
CONCLUSION	13

APPENDIX I

Table 1
Enrollment and Distribution of E.O.F. and Total Full-time Undergraduates by Institution and Racial Ethnic Background, Fall 1973-1974

Table 2
Distribution of Undergraduate E.O.F. Student Family Income by Type of New Jersey Institution for Dependent and Independent Students

Table 3
The Cost and Distribution of a Student Income Sources for the Academic Year 1973-1974 by Type of Undergraduate Institution

Table 4
Distribution of E.O.F. Students and Awards at Out-of-State Colleges by State: Fall Semester, 1973-1974

Table 5
Accounting of E.O.F. Funds: Fiscal Year 1973

Table 6
Expenditure of 1973-1974 Academic Year E.O.F. Article III Grants

APPENDIX II

Financial Aid Guidelines: Educational Opportunity Fund Department of Higher Education May 1, 1973

All data in this report, unless otherwise noted, comes from the Student Financial Aid Form and Student Information Form which are completed by the student, the Financial Aid Officer, and the E.O.F. Director at participating institutions.

Purpose and Structure

The primary purpose of the E.O.F. program is to enable educationally and economically disadvantaged students to obtain a college education by extending financial aid and academic supportive services which will increase their chances of succeeding in an accredited college curriculum. Once the students are enrolled, the emphasis of the E.O.F. program is to minimize attrition and to maximize graduation. The Educational Opportunity Fund is now aiding approximately 13,100 low-income, educationally disadvantaged students at forty-eight public and independent colleges in New Jersey and other states.

The program is supported entirely by state funds, and distributes these funds directly to students through grants (often referred to as Article III Funds) and to institutions to maintain supportive services for students on the campus (Article IV Funds). The statewide program is administered by the New Jersey Department of Higher Education, and guided by the State E.O.F. Board, which sets its guidelines and policy. Operationally, the program is decentralized, with an E.O.F. Director on each participating New Jersey campus, who is supported by counseling and administrative staff and a Community Advisory Board.

Criteria

The general criteria for enrollment in the E.O.F. program are as follows:

Student Eligibility

To be eligible for an Educational Opportunity Fund grant, a student must have demonstrated that he or she:

1. Is and has been a legal resident of the State of New Jersey for at least 12 months prior to receiving the grant.

2. As an undergraduate student, will be or is enrolled full-time and matriculated in a course of study at a licensed accredited public or private non-proprietary institution of higher education participating in the E.O.F. program, leading to a degree or other form of certification.

As a graduate student, will be or is enrolled full-time and matriculated in a course of study at a licensed accredited New Jersey public or private non-proprietary graduate or professional school participating in the E.O.F. program leading towards a first graduate or professional degree; students enrolled in Ph.D. and similar programs are not eligible beyond the Master's Degree.

For further elaboration of Student Eligibility see the May, 1973 E.O.F. Guidelines in the appendix.

Financial Eligibility

A dependent student is financially eligible for an E.O.F. grant if the gross income of his or her parent(s) or guardian(s) is below $10,000 and said parent(s) or guardian(s) cannot contribute more than $625 toward educational expenses as determined by a standard needs analysis.

An independent student is financially eligible for an E.O.F. grant providing his or her estimated annual gross income (including spouse's) for the current calendar year does not exceed the schedule as determined in the May, 1973 E.O.F. Guidelines in the appendix.

Student Need

The E.O.F. program is designed to serve genuinely low-income residents of New Jersey, who would be unable to attend college without substantial financial assistance.

Approximately three-fourths of the E.O.F. students come from households with incomes of less than $6,000. The students from higher family incomes up to the $10,000 maximum reflect the larger than average family size of many E.O.F. households.

Exhibit 1

The Distribution of Undergraduate E.O.F. Students by Gross Income of Household and by Type of New Jersey Institution, Fall Semester, 1973-74

Type of Institution	$0,000 - $2,999	$3,000 - $5,999	$6,000 - $8,999	$9,000 - $10,000	Total
State 4-year Colleges	980	1,479	863	219	3,541
Rutgers-The State University	745	1,091	695	123	2,654
Independent 4-year Colleges	325	570	381	85	1,361
Public 2-year Colleges	1,635	2,233	765	150	4,783
Graduate	158	62	51	11	282
Out-of-State	132	230	116	32	510
Total	3,975	5,665	2,871	620	13,131
Percentage	30.3%	43.1%	21.9%	4.7%	100%

Exhibit 2

Family Income Distribution of all Full-time New Jersey Undergraduates by College Type*, 1972-73

Income Interval	4-Year Public	4-Year Independent	2-Year Public	2-Year Independent	All Types
Less than 6,000	21.6%	11.0%	18.3%	10.0%	17.8%
6,000-8,999	23.6	14.1	25.6	14.2	21.5
9,000-11,999	23.6	20.8	28.1	20.6	23.9
More than 12,000	31.2	54.1	28.0	55.2	36.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%

A comparison of Exhibits 1 and 2 indicates that 73.4% of the E.O.F. students come from households with gross incomes less than $6,000, while only 17.8% of undergraduates in all New Jersey colleges come from families with incomes of less than $6,000. A comprehensive breakdown of family income can be found in the appendix, Table 2.

E.O.F. students in the fall semester of 1973-74 received an average E.O.F. grant of $817 as shown in Exhibit 3. A large percentage of the E.O.F. students must take educational loans in order to meet their college expenses. For those students who actually took loans, the average loan was $426 for 1973-74. In Exhibit 3, it is shown that $337 of unmet need must be obtained through the student's own earnings or resources.

* Source: 1974 Institutional Applications to Participate In Federal Student Financial Aid Programs (APPLCN)

Exhibit 3

The Cost and Distribution of Student's Income Sources for the Academic Year

Average College Budget		$2,426
E.O.F.	$ 817	
Other Grants, such as Educational Opportunity Grant, Tuition Aid Grant, Basic Educational Opportunity Grant	465	
Average Parental Contribution	51	
Average Student Contribution (From Earnings and Savings)	477	
Loans (Federal and State)	142	
Other, such as VA, Rehabilitation Benefits, etc.	137	
Total	$2,089	$2,089
Average Unmet Financial Need		($ 337)

A detailed description of the average college budget for E.O.F. students and resources utilized to meet the budget can be found in Table 3 in the appendix.

Student Performance

Although the admission criteria are more flexible for the E.O.F. recipients than for regularly admitted students, E.O.F. students continually perform at a respectable level of achievement. The cumulative grade point average (GPA) at the end of the year is "C" or better for 73 percent of freshman E.O.F. students, for 80 percent at the sophmore level, and for 85

percent at the junior level. Eighty-two percent of all undergraduate E.O.F. students have a "C" or better average. It is significant to note that as E.O.F. students accumulate more credits, their grade point averages increase. The average GPA for a senior E.O.F. student on the 4.0 scale is 2.63, while for a freshman E.O.F. student the corresponding figure is 2.39. At Rutgers University over 34 percent of E.O.F. students have attained a "B" or better average. The corresponding figure for E.O.F. students at the community colleges is 27 percent. Over 18 percent of E.O.F. students at the state colleges have a "B" or better average, while at the private colleges over 15 percent have reached this level, as shown in Exhibit 4.

Exhibit 4

Percentage of Students by Type of Institution within a Particular GPA Range
Fall Semester, 1973

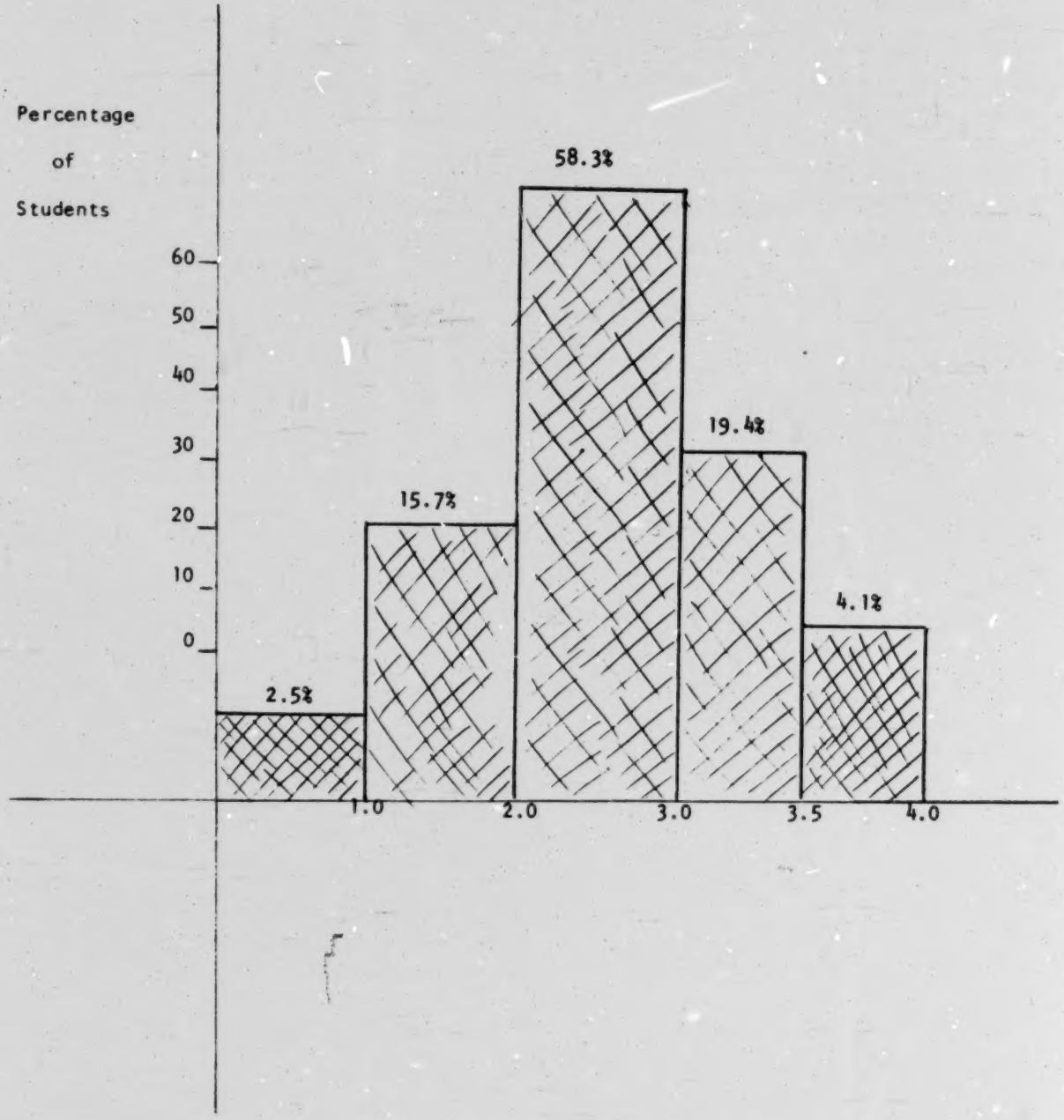
		Community Colleges	Independent Colleges	State Colleges	Rutgers University
G.P.A.	0- .9	2.8%	1.4%	3.2%	1.6%
Range	1-1.9	17.1%	20.9%	14.6%	9.9%
	2-2.9	53.0%	62.4%	64.5%	53.7%
	3-3.5	21.5%	13.4%	15.3%	29.1%
	3.6-4	5.6%	1.9%	2.4%	5.7%

Approximately 24 percent of all E.O.F. undergraduate students are on the Dean's List. These figures indicate that the E.O.F. student's performance is to be commended in view of the social, educational and economic disadvantage with which these students entered college.

The academic success of E.O.F. students as depicted in Exhibit 5 can be attributed to their own motivation and effective programs of supportive services at the institutional level.

Exhibit 5

Academic Performance of All E.O.F. Students by Cumulative GPA
up to Fall Semester, 1973



It should be emphasized that even though the E.O.F. students are permitted to carry a slightly smaller credit load the first year, they earn college credits at almost the rate expected of the traditionally admitted students. Exhibit 6 indicates that the mean verbal SAT score for E.O.F. students is estimated to be 376, while for regularly admitted students the score is estimated to be 502.

An examination of the pre-college educational background of E.O.F. students reveals that while over 90 percent of the students attended public high schools, fewer than 70 percent were enrolled in a college preparatory curriculum. In spite of the fact that E.O.F. students come to college with lower SAT scores than their regularly admitted counterparts, they quickly close the gap. As shown in Exhibit 6 the mean GPA for all E.O.F. students is estimated to be 2.43, while the mean GPA for regularly admitted students at participating E.O.F. institutions is estimated to be 2.53.

Exhibit 6

Comparison of Mean GPA and Mean SAT Verbal Scores for E.O.F. Students and Regularly Admitted Students Fall Semester 1973 *

Mean SAT Verbal Score for E.O.F.	376
Mean SAT Verbal Score for Regularly Admitted Students	502
Mean GPA for E.O.F.	2.43
Mean GPA for Regularly Admitted Students	2.53

Success in the academic area seems to encourage E.O.F. students to desire not only to achieve greater excellence but to pursue actively further college education. For example, well over 1,000 E.O.F. students have graduated from four-year colleges in the first four years of this program and over 1,500 are expected to graduate this academic year.

* Source: 1973-74 Data Sheets compiled by E.O.F. Directors at participating institutions.

Approximately 1,300 E.O.F. students are expected to graduate from the two-year colleges during this academic year and more than 900 are expected to transfer to four-year colleges.

Exhibit 7 attests to the number of E.O.F. students who will graduate during the current academic year.

Exhibit 7

Number of E.O.F. Students Who Will be Graduated by Type of Institution During the 1973-74 School Year

Public 4-year	1,048
Rutgers-The State University	252
Independent 4-year	246
Public 2-year	1,298
Total	2,844

Program Components

Supportive services such as tutoring, developmental courses, counseling, diagnostic testing and full-time summer programs contribute much to the academic success of the E.O.F. students. These services are supported by E.O.F. program funding (see Article IV Funds in Appendix, Table 5). The most frequently used service is counseling, both formal and informal. Data indicate that E.O.F. students at the two-year college receive approximately forty minutes of counseling per week. The data also reveal that students at the state colleges, independent colleges and Rutgers University receive approximately sixty-one minutes of counseling per week.

The professional counselor deals with the whole student and with the financial, social, academic or any other personal problems which might interfere with the student's academic progress. Diagnostic testing provides the counselor with an accurate profile of the student's basic skill deficiencies and becomes a springboard to initiating corrective measures designed to enhance academic performance. Paramount among the corrective measures is tutoring. Group tutoring, individual tutoring, study sessions and study skills centers have been implemented to increase E.O.F. student's skills and to decrease feelings of inadequacy or fear of failure. E.O.F. students attending two-year colleges receive approximately one hour of tutoring per week, while E.O.F. students at four-year colleges average more than an hour. The tutors range from professional volunteers to students to college faculty members who are selected on the basis of their subject area competence and sensitivity to E.O.F. students and their needs.

Each student's progress is monitored by the campus E.O.F. Director or someone on his staff. The progress is measured by grade reports, faculty and counseling recommendations, and by personal interviews. In this manner each E.O.F. student is given individual attention so that all his or her concerns may receive proper consideration and appropriate follow-up. The importance of consistent and regular monitoring of the academic progress of E.O.F. students cannot be overemphasized.

Students' Career Goals

Exhibit 8 indicates some interesting results relative to the career goals of E.O.F. students which differ somewhat depending on whether they are enrolled in a two-year college or a four-year college. It can be seen that careers such as nursing, technical training, and business have a higher enrollment of E.O.F. students in two-year colleges than in the four-year colleges. The other job career areas are distributed more evenly. Most E.O.F. students are concentrating in the education, social science and business areas. It is interesting to note that the number of E.O.F. students pursuing majors in business or economics has increased significantly over last year.

Exhibit 8

Percentage of E.O.F. Students Interested in Particular Job Careers by Type of Institution for 1973-74 School Year

	2-Yr.	Public 4-Yr.	Independent 4-Yr.	Rutgers	All Institutions
Nursing	16%	2%	8%	4%	9%
Job Technology	4%	1%	1%	2%	3%
Medicine & Dentistry	2%	3%	6%	7%	4%
Education (Teaching)	17%	37%	24%	20%	24%
Arts & Humanities	5%	7%	6%	8%	6%
Political Science & Law	3%	6%	10%	10%	6%
Social Science & Social Work	16%	16%	13%	18%	16%
Physical Science & Math	1%	2%	1%	2%	1%
Engineering	2%	3%	3%	1%	2%
Business & Economics	17%	10%	17%	13%	15%
Other	8%	7%	6%	8%	7%
No Idea	7%	5%	5%	6%	6%
Did Not Answer	2%	1%	0%	1%	1%
Total	100%	100%	100%	100%	100%

Exhibit 9 indicates the choice of E.O.F. students relative to programs of study that will prepare them for an urban job.

Exhibit 9

Percentage of E.O.F. Students Intending to Utilize their Careers to Solve Urban Problems by Type of Institution for 1973-74 School Year

	2-Yr.	Public 4-Yr.	Independent 4-Yr.	Rutgers	All Institutions
Yes	54%	69%	63%	66%	61%
No	7%	3%	4%	3%	5%
Uncertain	38%	27%	33%	30%	33%
Others	1%	1%	0%	1%	1%
Total	100%	100%	100%	100%	100%

Student Composition

Historically members of minority groups have been denied access to higher education in New Jersey; however, the E.O.F. program is not intended to be solely a minority group program. The target population of educationally and economically disadvantaged New Jersey residents is comprised primarily of minorities, in particular Blacks and Puerto Ricans; this is reflected in the data shown in Exhibit 10.

Exhibit 10

Racial/Ethnic Composition of E.O.F. Undergraduate Student Enrollment for Fall Semester 1972-73

	Black	Puerto Rican	White	Other	Total
Total	8,798	1,050	2,495	788	13,131
Percent	67%	8%	19%	6%	100%

A more comprehensive breakdown of the E.O.F. student composition can be found in Appendix, Table 1.

Conclusion

After six years of experience the New Jersey Educational Opportunity program demonstrates that E.O.F. students have achieved a high level of perseverance, stability and progress in their college careers, having overcome formidable academic and economic obstacles. E.O.F. students continue to justify the faith and commitment of the Legislative and Executive branches of the State of New Jersey.

Currently E.O.F. students face increased college budgets while E.O.F. grants have remained constant. A comparison of this year's average college budget with last year's indicates an average increase in the college budget of $231, which the E.O.F. student often must absorb through his or her own resources. A comparison of this year's average family income of E.O.F. students with last year's reveals a decrease of $50. This decrease coupled with the increased college budget and an augmented cost of living have intensified E.O.F. students' financial situation, pressuring them into assuming more responsibility for their college costs.

Academically E.O.F. students continue to meet the variety of challenges that confront them as they strive to attain scholastic success at institutions of higher education. Although the majority of E.O.F. students enter college with various degrees of academic deficiencies, they achieve competitively with regularly admitted students. A combination of academic supportive services and the

students' own motivation accounts for their successes. The E.O.F. experience demonstrates that academically and economically disadvantaged students succeed in institutions of higher education when given an equal opportunity. In fact their record emphasizes that they have not only availed themselves of the opportunity and its commensurate successes, but they have also contributed significantly to the New Jersey higher education community.

APPENDIX I

TABLES

All data in this report, unless otherwise noted, comes from the Student Financial Aid Form and Student Information Form which are completed by the student, the Financial Aid Officer, and the E.O.F. Director at participating institutions.

TABLE 1

ENROLLMENT AND DISTRIBUTION OF EOF AND TOTAL FULL-TIME UNDERGRADUATES

BY INSTITUTION AND RACIAL ETHNIC BACKGROUND, FALL 1974-1974

E.O.F. STUDENTS

Public 4-Year	Black	Puerto Rican	White	Other	Total EOF	Initial Students	Renewal Students	Total Undergraduate College Enrollment
Glassboro State College	456	108	176	10	750	200	550	6525
Jersey City State College	333	48	89	5	475	125	350	5085
Montclair State College	395	83	162	10	650	200	450	8048
Newark College of Engineering	112	14	12	9	147	50	97	2478
Newark State College	282	28	53	7	370	125	245	5818
Wm. Paterson College of N.J.	252	22	122	4	400	100	300	7229
Ramapo College of N.J.	182	30	36	2	250	100	150	2530
Richard Stockton State College	138	9	49	3	199	70	129	2255
Trenton State College	249	14	35	2	300	125	175	6497
Total	2399	356	734	52	3541	1095	2446	46465
Rutgers-The State University								
Douglass College	141	52	22	0	215	90	125	2106
Livingston College	388	97	35	5	525	200	325	2357
Rutgers College	211	52	72	19	354	154	200	4308
Rutgers-Camden	266	28	95	11	400	175	225	2680
Rutgers-Newark.	582	91	167	10	850	300	550	3966
University College	222	10	23	5	260	60	200	6197
Cook College	25	0	23	2	50	35	15	650
Total	1835	330	437	52	2654	1014	1640	22264
Private 4-Year								
Bloomfield College	100	3	1	1	105	22	83	959
Caldwell College	35	10	4	2	51	25	26	548
College of St. Elizabeth	37	3	1	13	54	20	34	515
Drew University	18	1	7	3	29	14	15	1412
F.D.U.	131	16	18	4	169	65	104	7972
Georgian Court College	29	11	11	2	53	15	38	585
Monmouth College	44	0	24	0	68	18	50	2646

Table 1 (cont.)
Enrollment and Distribution of EOF and Total Full-Time Undergraduates
by Institution and Racial Ethnic Background, Fall 1973-1974

Private 4-Year	Black	Puerto Rican	White	Other	Total EOF	Initial Students	Renewal Students	Total Undergraduate College Enrollment
Princeton University	17	1	6	0	24	14	10	4218
Rider College	74	7	21	0	102	29	73	3343
Saint Peter's College	114	29	26	1	170	60	110	3225
Seton Hall University	297	18	53	7	375	100	275	4403
Stevens Inst. of Tech.	8	3	7	12	30	15	15	1174
Upsala College	62	8	9	0	79	20	59	1284
Westminister Choir College	-- 35	5	11	1	52	25	27	401
Total	10001	115	199	46	1361	442	919	32685
2-Year								
Atlantic Community College	396	27	216	11	650	250	400	1800
Bergen Community College	45	2	18	0	65	30	35	3836
Brookdale Community College	242	22	213	10	487	200	287	2673
Burlington County College	90	17	31	2	140	65	75	1993
Camden County College	193	21	195	6	415	215	200	2626
County College of Morris	23	6	19	0	48	30	18	3468
Cumberland County College	28	18	29	0	75	35	40	688
Essex County College	380	170	54	13	1617	791	826	2490
Gloucester County College	52	0	72	1	125	75	50	723
Mercer County Community College	345	18	109	18	490	199	291	3120
Middlesex County College	69	7	53	1	130	70	60	3947
Ocean County College	41	2	17	0	60	30	30	1622
Passaic County Community College	99	17	20	1	137	75	62	460
Somerset County College	28	6	51	4	89	55	34	1257
Salem College	10	0	20	0	30	20	10	345
Tombrock College	60	0	10	0	70	30	40	126
Union College	112	8	32	3	155	80	75	1901
Total	3213	341	1159	70	4783	2250	2533	33075
Total In-State Undergraduate	8448	1142	2529	220	12339	4801	7538	134489
	EOF OUT-OF-STATE				510	130	380	
	EOF GRADUATE				282	35	247	
	GRAND TOTAL				13131	4966	8165	

TABLE 2

DISTRIBUTION OF UNDERGRADUATE E.O.F. STUDENT FAMILY INCOME BY TYPE OF NEW JERSEY INSTITUTION FOR DEPENDENT AND INDEPENDENT STUDENTS

1973-74

Institution	Average EOF Family Income		Average EOF Per Capita Income	
	Dependent Student	Independent Student	Dependent Student	Independent Student
Public 4-year	$ 5,486.	$ 3,161.	$ 1,294.	$ 1,285.
Rutgers	5,682.	3,027.	1,285.	1,166.
Private 4-year	5,598.	2,870.	1,247.	1,288.
Public 2-year	4,939.	3,344.	1,153.	1,063.
Graduate	6,287.	1,548.	2,275.	816.
Out-of-State	4,963.	2,240.	1,235.	1,317.
Average for Institutions	$ 5,370	$ 3,181	$ 1,252	$ 1,134

	Average Family Income	Average Per Capita Income
All EOF Students	$4,464	$1,203
New Jersey Average Family	11,082*	3,691*

The New Jersey average family income is 2.5 times the average of E.O.F. income.

The New Jersey per capita income is three times the average of E.O.F. per capita income.

* Source: 1970 U.S. Census

TABLE 3

COLLEGE BUDGET AND DISTRIBUTION OF STUDENT RESOURCES FOR THE ACADEMIC YEAR 1973-1974 BY TYPE OF UNDERGRADUATE INSTITUTION

	Community College	Independent College	State College	Rutgers University
Average College Budget	$1,756	$3,482	$2,520	$2,838
E.O.F. Grant	729	996	857	831
Other Grants (EOG, TAG, BEOG)	134	1,506	482	520
Average Parental Contribution	39	58	60	53
Average Student Contribution	351	451	483	797
Loans (Federal & State)	60	149	238	161
Other (VA, Rehabilitation Benefits, etc.)	131	47	234	46
Total	$1,444	$3,207	$2,354	$2,408
Average Unmet Financial Need	$292	$275	$166	$430

TABLE 4

DISTRIBUTION OF E.O.F. STUDENTS AND AWARDS AT OUT-OF-STATE COLLEGES BY STATE:

FALL SEMESTER, 1973-1974

	Initial Students	Renewal Students	Total	Average Semester Award	Total Semester Awards
Alabama	1	8	9	$461.11	$ 4,150.00
Arizona	1	3	4	500.00	2,000.00
Arkansas	0	1	1	500.00	500.00
California	1	5	6	500.00	3,000.00
Canada	0	3	3	500.00	1,500.00
Connecticut	1	2	3	500.00	1,500.00
Delaware	4	10	14	500.00	7,000.00
Florida	6	8	14	500.00	7,000.00
Georgia	2	3	5	450.00	2,250.00
Indiana	1	1	2	500.00	1,000.00
Iowa	1	4	5	450.00	2,250.00
Kansas	1	1	2	500.00	1,000.00
Kentucky	1	0	1	500.00	500.00
Louisiana	1	1	2	500.00	1,000.00
Maine	3	5	8	500.00	4,000.00
Maryland	7	16	23	500.00	11,500.00
Massachusetts	2	13	15	500.00	7,500.00
Michigan	0	4	4	437.50	1,750.00
Minnesota	1	3	4	437.50	1,750.00
Missouri	2	0	2	500.00	1,000.00
Nebraska	0	3	3	500.00	1,500.00
New Hampshire	1	4	5	500.00	2,500.00
New Mexico	0	3	3	500.00	1,500.00
New York	17	55	72	488.49	35,171.50
North Carolina	12	27	39	487.17	19,000.00
Ohio	4	13	17	480.47	8,168.00
Oklahoma	0	1	1	500.00	500.00
Pennsylvania	6	53	59	486.01	28,675.00
Puerto Rico	0	1	1	500.00	500.00
Rhode Island	1	2	3	500.00	1,500.00
South Carolina	0	5	5	500.00	2,500.00
South Dakota	0	1	1	450.00	450.00
Tennessee	0	3	3	416.66	1,250.00
Texas	1	0	1	500.00	500.00
Vermont	0	2	2	500.00	1,000.00
Virginia	8	34	42	507.61	21,320.00
Washington	0	1	1	500.00	500.00
Washington, D.C.	6	20	26	499.32	12,982.50
West Virginia	1	6	7	464.28	3,250.00
Wisconsin	2	3	5	404.00	2,020.00
Other Institutions	55	32	87		48,063.00
Total	150	360	510		255,000.00

TABLE 5

ACCOUNTING OF E.O.F. FUNDS: FISCAL YEAR 1973

	Allocated	Expended	Balance
Administration	$ 222,000	$ 220,049	$ 1,951
Article III Student Grants			
Summer Program, 1972		1,692,800	
Academic Year 1972-73		9,338,102	
Total	$11,050,000	$11,030,902	$19,098
Article IV Program Support			
Article IV	3,150,000	3,144,052	5,948
GRAND TOTAL	$14,422,000	$14,395,003	$26,997

TABLE 6

EXPENDITURE OF 1973-1974 ACADEMIC YEAR E.O.F. ARTICLE III GRANTS

Type of Institution	Initial	Renewal	Total	Expenditure
PUBLIC 4-YEAR	1,095	2,446	3,541	$ 3,010,250
RUTGERS UNIVERSITY	1,014	1,640	2,654	2,224,250
INDEPENDENT 4-YEAR	442	919	1,361	1,350,000
TWO-YEAR	2,250	2,533	4,783	3,531,750
GRADUATE	35	247	282	423,000
OUT-OF-STATE	30	380	510	510,000
TOTAL	4,966	8,165	13,131	$ 11,049,250

APPENDIX II

E.O.F. GUIDELINES

TITLE 9

NEW JERSEY ADMINISTRATIVE CODE

CHAPTER 11

SUBCHAPTER 1.

FINANCIAL AID GUIDELINES

EDUCATIONAL OPPORTUNITY FUND

DEPARTMENT OF HIGHER EDUCATION

May 1, 1973

FOREWARD

STATEMENT OF PHILOSOPHY

The Educational Opportunity Fund was created by an act of the New Jersey State Legislature in 1968 in a period when the State was experiencing varying degrees of turbulence. During the early days of the Fund, guidelines were established and policy was set based upon very limited experience. Now, five years later, the Board of Directors of the Fund is publishing a revised set of Financial Aid Guidelines. The assumption on which the statute and these guidelines are based is that the Educational Opportunity Fund is a restricted financial aid program which limits its grants to low-income disadvantaged students who hail from families with a history of poverty. This concept of "historical poverty" applies to both dependent and independent students as the program is designed to provide those students who have traditionally been denied access, an opportunity to pursue a higher education.

E.O.F. is not an open door admissions program, although it exists at many institutions where an open door policy prevails. It is a decentralized program where admissions and financial aid decisions are made at the local institution

within the context of broad State guidelines. Officials at participating E.O.F. institutions must exercise their decision-making responsibilities and must recognize their obligation to be held accountable.

In spite of a reluctance on the part of many local officials, administrators must insist upon appropriate documentation and verification so that contents of each student's file can substantiate the reason for his receiving a grant. The purpose of the E.O.F. program should be thoroughly communicated to students so that they will understand the limitations of the Fund and come to realize that grants are based upon a specific set of criteria as opposed to some nebulously defined "need".

9:11-1.1 Student Eligibility

(a) To be eligible for an Educational Opportunity Fund grant, a student must have demonstrated that he or she:

1. Is and has been a legal resident of the State of New Jersey for at least 12 months prior to receiving the grant.

2.i As an undergraduate student, will be or is enrolled full-time and matriculated in a course of study at a licensed accredited public or private non-proprietary institution of higher education participating in the E.O.F. program, leading to a degree or other form of certification.

2.ii As a graduate student, is enrolled full-time and matriculated in a course of study at a licensed accredited New Jersey public or private non-proprietary graduate or professional school participating in the E.O.F. program leading towards a first graduate or professional degree; students enrolled in Ph.D. and similar programs are not eligible beyond the Masters Degree.

3. Exhibits evidence for potential success in college but:

i. has not demonstrated a sufficient academic preparation to gain admission to an approved institution of

higher education under its regular admissions standards (not applicable to applicants for grants for out-of-state study);or

ii. whose test scores are below the institutional norms; or

iii. whose educational background indicates a need to have special educational assistance.

4. Is a high-achieving student who has demonstrated that other student support funds are not available to meet such student's reasonable needs and providing that said high-achieving student shall only be considered for an E.O.F. grant after the applications of all students meeting the criteria set forth in paragraph 3 above, have been considered and acted upon.

5. Meets the financial criteria established in this subchapter.

9:11-1.2 Student Residency

(a) Legal New Jersey residency as required in section 9:11-1.1(a)1, above, means in the case of students applying for E.O.F. grants for study at an institution located in the State of New Jersey, that said student is domiciled in New Jersey for an other than temporary purpose;

1. Students whose parent(s) or guardian(s) are not legal residents of New Jersey are presumed to be in the State for the temporary purpose of obtaining an education and such presumption may only be overcome by affirmative evidence presented by the student that he or she is in the State for other than temporary purpose;

2. Foreign nationals are presumed to be in the State for the temporary purpose of obtaining an education and such presumption may only be overcome by affirmative evidence presented by the student that he or she is in the State for other than a temporary purpose; this affirmative evidence must include appropriate documentation from the United States Immigration and Naturalization Service that the student may remain permanently in this country; such documentation must be placed in the student's file.

(b) Legal New Jersey residency as required in Section 9:11-1.1.(a), above, means, in the case of students applying for E.O.F. grants for study at an institution located outside the State of New Jersey, that the student's parent(s) or guardian(s) are legal residents of New Jersey, or in the case of an independent student, that said student affirmatively demonstrates that he or she was domiciled in and a legal resident of the State of New Jersey immediately prior to attendance at the out-of-state institution and that he or she intends to return upon completion of his or her out-of-state education.

9:11-1.3 Definitions

(a) The dependent student is one who normally resides with his or her parents or guardians or is dependent upon them for more than $200 in support of any kind including food, clothing, shelter or the student is claimed or will be claimed for the calendar year as a dependent for income tax purposes.

(b) The independent student is one who during the 12 months preceding application, has not resided with his or her parent(s) or guardian(s) and has not nor will

be claimed as an exemption for Federal Income Tax purposes by any person (excluding spouse); and has not nor will receive financial assistance of more than $200, per year including food, clothing and shelter of any kind from parent(s) or guardian(s) in the calendar year in which aid is received or the calendar year prior thereto.

(c) A student whose parent(s) or guardian(s) have died within the period discussed in paragraph (b) above is eligible for consideration as an independent student even if the above tests are not met. However, the economic background of the student's parent(s) or guardian(s) must be examined according to the criteria set forth hereafter in the section entitled Financial Eligibility.

9:11-1.4 Financial Eligibility

(a) Dependent Students:

A dependent student is financially eligible for an EOF grant if the gross income of his parent(s) or guardian(s) is below $10,000 and said parent(s) or guardian(s) cannot contribute more than $625 toward educational expenses as determined by a standard needs analysis; except that where the dependent student's parent(s)

or guardian(s) are receiving welfare support. The student is presumed to be eligible without regard to the amount of welfare support or needs analysis.

(b) Independent Students:

1. An independent student is financially eligible for an EOF grant providing his or her estimated annual gross income (including spouse's) for the current calendar year does not exceed the following schedule:

i. $4,000 for a single student (household size:1)

ii. $5,000 for a married student, no other dependents (household size: 2)

iii. $5,500 for a student with one additional dependent, but with no spouse (household size:2)

iv. $6,500 for a student with two additional dependents (household size: 3)

v. $7,500 for household size: 4

vi. $8,500 for household size: 5

vii. $10,000 for household size of 6 or more.

2. The intent of the EOF program is to limit grants to those students of exceptional financial need who come from a family which historically had insufficient resources. Therefore, in addition to the financial eligibility criteria for independent students set forth

above in subparagraph L. For an independent student in order to be financially eligible for an EOF grant his or her parent(s) or guardian(s) gross income must not exceed $10,000 and said parent(s) or guardian(s) must not be able to contribute more than $625 toward the student's educational expenses as determined by a standard needs analysis.

i. Do not add the independent student's income to that of his parent(s) or guardian(s). Consider the two items separately;

ii. In cases where the independent student's parent(s) or guardian(s) are receiving welfare support parental income eligibility shall be presumed to have been met and a needs analysis need not be performed;

iii. Notwithstanding any other provision herein an independent student 25 years of age or older may, in lieu of specific financial information concerning his or her parent(s) or guardian(s) income, provide other evidence that he or she is from a background of "historical poverty," e.g., an affidavit from a respected member of the community such as a clergyman.

(c) In the case of dependent or independent students where strict adherence to the $10,000 gross income limit, will not effectuate the purpose of this program, the certifying officer designated as the institutional representative by the president, may in exceptional circumstances and exercising his or her professional judgment, nevertheless authorize a grant. Such waivers must have sufficient documentation of the exceptional circumstances in the files. An example of possible circumstances is a family having 10 children and an income of $11,000.

(d) Veteran's benefits whether received by dependent or independent students will not be considered income for the purpose of this subchapter but will be considered as student aid and taken into account in arriving at a total aid package.

9:11-1.5 Verification of Financial Eligibility

(a) In order to facilitate verification of income eligibility, each student's file must contain the waiver granting permission to secure verification of his and his spouse's and his parent's income from I.R.S. It is the responsibility of institutional officials to conduct a statistically valid random sampling of all matriculated EOF students using the IRS releases previously obtained. The purpose of the verification is to insure that EOF funds are not granted to a student, regardless of his status or relationship to his family, whose family is in an economic position to assist in financing his education. In all cases, the burden of proof that a student is indeed eligible rests with the college officials who recommends the EOF award. In appropriate circumstances the EOF Executive Director may require an institution to perform IRS verifications exceeding a random sample.

(b) In those instances where earnings are not the source of income, regardless of the status of dependency of the awardee, files must contain appropriate documentation

and verification on which to base awards, e.g., statements from welfare, social security, Bureau of Children's Services, Veterans' Administrations, or any other approved administrative agency.

(c) The EOF independent student must also furnish documented proof of non-taxable income from the appropriate agency as listed above.

(d) In every case, a student's file must contain evidence that some standard form of needs analysis has been performed, i.e., CSS, ACT, IRS, etc. which forms the basis on which the financial aid officer has recommended the EOF grant.

(e) In all cases files should contain completed forms indicating all relevant data such as annual income, household size, sources of income, parent(s) or guardian(s) income, etc.

9:11-1.7 Schedule of EOF Academic Year Awards

(a) Once it is determined that a student is eligible, he shall not receive less than the minimum grant nor more than the maximum grant:

	Grant Range Per Academic Year	
	Minimum	Maximum
2-Year Public Community College	$250	$ 750
2-Year Private College	250	1,000
4-Year Public-Commuting student	250	750
4-Year Public-Residential student	250	1,000
4-Year Private	250	1,000
Graduate Student	250	2,500
Out-of-State Student	250	1,000

(b) The awarding of all grants within the above stated minimum and maximum should be based upon a careful analysis of the student's total financial situation and financial need. The neediest students must be accorded priority. Under no circumstances should an EOF award be granted which exceeds financial need, taking into account income and aid from all sources.

(c) The maximum award for graduate students is $2,500. The grants awarded by any particular graduate program should not exceed an average of $1,500. Loans should definitely be encouraged for graduate students except in unusual cases. Priority in the granting of EOF graduate grants shall be given to those students who received EOF undergraduate grants.

(d) By statute no more than 10% of the funds appropriated and available for the purposes of this program shall be awarded to students for use in graduate study.

(c) By statute no more than 10% of the needy students to be awarded EOF grants in any year shall be permitted to use their grants at out-of-state institutions.

9:11-1.7 Duration of Student Eligibility

(a) No student shall be eligible for more than six combined academic years of undergraduate study nor more than two combined academic years of graduate study. Where a course of study requires longer eligibility than herein provided, e.g., medicine and law, exceptions may be made. Exceptions other than in medicine and law must be directed to the EOF Board of Directors for approval.

(b) Criteria established at the time of enrollment in program shall be effective for the duration of a student's continuous enrollment, unless newly established criteria is beneficial to that student or unless enrollment was based on incomplete or inaccurate information.

9:11-1.8 Matching Funds

(a) The EOF grant should be considered the "keystone" of a student's total financial aid package. As such, it is expected that a student's financial need be met by utilizing all other available sources of grant aid to the maximum extent possible and by complementing the package with the EOF grant. With the exception of the New Jersey State Scholarship, all sources of student financial aid are eligible for meeting a student's need.

(b) A total financial aid package should be granted to all freshman and sophomore EOF students, wherever possible, to meet 100% need. College Work Study, State Work Study and other sources of aid including loans should be used to augment the financial aid packages.

(c) Because EOF students, as well as other students of limited means, are from low-income backgrounds, loan encumbrance should be a low priority and loans should be given to complete the package only after all other forms of financial aid are exhausted.

9:11-1.9 Transfer Students

(a) Transfer students who have previously received an EOF grant retain their eligibility so long as the eligibility requirements as set forth in this subchapter are met.

(b) Additional information on procedures for transfer students can be found in Appendix 1.

9:11-2.1 Student Notification and Acceptance

To document a student's grant, he or she should be notified in writing, by the institution's financial aid officer of the content of the financial aid package. Further documentation should include in the student's folder: application for financial aid, forms used in determining need, supporting documents, such as IRS release form, evidence that the student actually received the grant, and student's signed acceptance of the financial aid package. The institution's written notification to the student should contain a clause absolving the State of any responsibility for funding in the event the grant is based upon fraudulent, inaccurate or misleading information.

9:11-2.2 Discontinuation of EOF Grants

(a) Student support is to be terminated immediately when:

1. he ceases to be eligible under the criteria listed in this subchapter,

2. during the course of study, the student withdraws or is dropped from the program by the institution for academic reasons.

3. it is discovered that a student has willfully conveyed fraudulent or misleading information upon which the financial aid officer has relied in determining eligibility in the event that the student would not otherwise be eligible.

(b) In the event of termination of an award, the Fund is to receive a complete termination form to be prepared and forwarded promptly by the institution's EOF director giving full details to those circumstances surrounding discontinuation of the grant. The report is to be concurred in and signed by the institution's EOF director and an appropriate college official.

(c) Reinstatement of eligibility will be decided by the institution's EOF director and appropriate college officials. Notifications of such decisions must be made to the EOF's Executive Director.

9:11-1.3 Liability

(a) The basic responsibility for submitting accurate information to institutional officials rests with the student.

(b) In the event that an institution has knowingly conveyed fraudulent and misleading information in order to obtain EOF grants for ineligible students, the institution will be held liable and will be required to make restitution.

(c) In cases where institutions have made awards in good faith based upon fraudulent and misleading information which has been conveyed by the students, the student is liable for the return of the EOF grant.

(d) The Department of Higher Education, in conjunction with cooperating institutional officials, shall undertake appropriate steps to reclaim monies due the Educational Opportunity Fund from ineligible students.

9:11-2.4 Application Procedure for In-state Grants

(a) Participating institutions are to submit an annual Article III Student Support Request. Requests are to

be endorsed by the institution's EOF director, financial aid officer and president or his designee. Notification of action on institutional requests will be given in writing to the president of each institution.

(b) To apply for Article III Student Support Funds, the financial aid director is to submit a schedule of EOF grants or summary sheets, enumerating student names, social security numbers and amount of recommended grants.

(c) The procedure herein shall not apply to applicants for EOF graduate awards who were not recipients of EOF undergraduate awards. Such applicants shall apply directly to the EOF Executive Director under the procedure set forth for out-of-state awards.

(d) The institutional EOF director must submit to the EOF Executive Director a Student Information Form and Student Financial Aid Form for each EOF recipient. In addition, an institutional application should be accompanied by a Summary Form which lists all students for whom an award is being recommended.

(e) Grants will be made available in January and September for the regular academic sessions and in June for the summer session. Application should be made before or

as early in those months as possible because three weeks of processing will be required, but no later than September 15 for the first semester, January 15 for the second semester and June 15 for the summer. No EOF checks will be released until a verified registration list of eligible students is received in the central EOF office. The deadlines for such lists are October 1 and February 1 for most institutions. For those colleges with late registration dates, all lists must be received by October 15 and February 15. It is expected that the bulk of the forms will be submitted by October 1 and February 1.

(f) Transfer student grants will be included in each institution's renewal allocation for student support. It is important to check the transfer block on the Summary of the Student Financial Aid Form to ensure that the transfer student can be properly identified.

9:11-2.5 Application Procedure for Out-of-State Grants

(a) Applicants for out-of-state grants must apply directly to the EOF Executive Director by no later than May of each year. This applies to all applicants including those transferring from a New Jersey institution to an out-of-state institution.

(b) The EOF Executive Director will apply subparagraphs 9:11-1.1(a)3ii or iii in determining eligibility, rather than subparagraph 9:11-1(a)3i, since the latter involves construction of admissions standards which are traditionally institutional concerns.

(c) In awarding out-of-state grants priority will be given in the following order:

1. EOF graduates of New Jersey two-year institutions;
2. Renewal applicants;
3. First year students;
4. Applicants transferring from New Jersey institutions;

(d) Additional information on procedures for out-of-state applicants can be found in Appendix 2.

9:11-2. Auditing

To insure that EOF monies are being utilized in those areas for which the Fund was established, the State EOF staff shall undertake the following:

(a) Verification of EOF students' parental or guardian income, as well as independent student's income, should be accomplished through a statistically valid sampling

of duplicate Income Tax Returns that have been furnished by the (Federal) Internal Revenue Service.

1. Verification is to be made by obtaining the most recent copy of Income Tax Return on file with the Internal Revenue Service. The form Application for Copies of Federal Income Tax Return(s) may be used for this purpose. The parent, guardian and independent student are to complete this form and return it to the institution for mailing. Discrepancies between actual personal incomes, if such discrepancy will affect student eligibility, and the form should be reported to the Fund as soon as possible. Ideally, income verification should be initiated prior to the start of the academic year when other forms are gathered to process a student's financial aid request.

(b) Review of EOF students' financial aid packages and files.

(c) Review of procedures and records related to financial aid counseling of EOF students.

(d) Establish:

1. Who is responsible for determining eligibility and who makes awards.

2. What criteria is used to determine eligibility at each institution.

(e) By random sample:

1. Trace flow of checks beginning with endorsement.

2. Check students' account for audit of grants.

3. Check attendance records for physical presence of student.

(f) Review institution's procedure vis-a-vis refunds to the State for withdrawals.

(g) Review institution's procedure on returning checks issued but never applied to the student's account.

(h) Review institution's procedure of disbursing stipends.

(i) Check institution's power of attorney authority.

(j) Check procedure for maintaining a log.

(k) Audits may be performed at any point in the procedural cycle and on a continuing basis where necessary. In appropriate circumstances the scope of the audit may exceed a random sample.

9:11-2.7 Unexpended Funds

A. All unexpended Articles III funds are to be returned immediately to the EOF office in Trenton. The deadline for return of Article III funds shall be:

1. For the First Semester no later than February 22nd.

2. For the Second Semester and Trimester no later than May 1st.

3. For Summer Semester no later than September 30th.

Appendix 1

ORDERLY TRANSFER PROCEDURE OF E.O.F. STUDENT

1. Student should contact E.O.F. director at sending institution.

2. E.O.F. director should confer with student and refer student and all necessary information to transfer counselor.

3. Transfer counselor should contact both the admissions and financial aid officers at the receiving institution.

4. E.O.F. director of the sending institution should monitor the process to make certain that student has completed all parts of the process accurately and that he understands the procedure.

5. The E.O.F. director at the receiving institution will have full responsibility for seeing that all responsibilities in the admission's office and financial aid office are expedited.

6. The E.O.F. student should be informed of his status and of the possible continuation of his financial aid package before he leaves the sending institution. He should understand that the transfer of his E.O.F. grant is only automatic to the extent that the receiving institution accepts and anticipates him.

7. The receiving institution should charge an E.O.F. transfer from a two-year college to the appropriate renewal category for students at his institution. In fact, all eligible E.O.F. transfers should be awarded grants from the receiving institution's regular E.O.F. allocation.

8. Brief transfer documents should be submitted to the State E.O.F. office - one from the sending institution indicating a student's desire to transfer and one from the receiving institution indicating completion of the transfer process. The format will be as follows:

Name of transfer student: _____

Social Security Number: _____

Name of sending institution: _____

Name of receiving institution: _____

Date student will begin studies at receiving institution: _____

Amount of E.O.F. grant to be awarded for first academic year at receiving institution: _____

If no award is to be made to E.O.F. transfer, briefly state reason.

Appendix 2

OUT-OF-STATE FORMS

When a student request an Educational Opportunity Fund award to attend a college out-of-state, the following forms are sent:

I. Letter explaining eligibility criteria:

a. the gross income for eligibility must not exceed $10,000, depending upon the number of individuals supported by the family income; parental contributions must be $625 or less
b. a student must have been a resident of New Jersey for at least twelve months prior to receiving an award
c. a student must submit proof that he has been admitted to an accredited non-profit institution of higher education in a full-time degree program
d. he may not be a New Jersey State Competitive Scholarship recipient
e. funds are not available for graduate study out-of-state
f. a grant will be proportionately reduced for a student whose yearly transportation costs exceed a semester's tuition at a New Jersey state college.

II. Steps to be taken in applying:

a. secure proof of admission to the college or university and send photostatic copy to the Fund
b. apply at the financial aid office of the college or university for aid other than loans
c. return the application for an out-of-state E.O.F. grant as soon as possible
d. return the application for copies of Federal income tax return(s)
e. complete all steps by May 1 to be considered for the academic year beginning in September, or by October 1 for the semester beginning in February.

III. Application for Out-of-State New Jersey E.O.F. Grant:

a. a student must submit personal data such as Social Security number; whether a full-time Freshman, Sophmore, Junior, or Senior, age; length of time residence of New Jersey; major field of study in college
b a student must indicate parents' or guardians' total gross family income and whether he is claimed as an exemption; he must also submit his total gross income, whether married and total exemptions claimed on his income tax return

c. a student must indicate the total amount of money needed to attend college for the academic year and sources of other financial aid to be received.

IV. Instructions for Completing Federal Income Tax Return Authorization:

a. a student is held responsible for the submission of his parent's or guardian's application for a copy of the income tax return filed with Internal Revenue Service for the year prior to the academic year of which he is applying
b. if a student's parents were not employed during the year and received assistance, a letter from the administration must be submitted indicating the amount received
c. a student's parents or guardians will be billed directly by the District Director of Internal Revenue Service for copies of income tax returns.

V. Application for Copies of Federal Income Tax Return(s):
a. the student's parents or guardians must submit their Social Security numbers, office where income tax return was filed, and signature
b. the student must indicate his name, Social Security number, address, and telephone number.

As a cross-check, a request for the student's budget and the family total gross income is made from the financial aid director of the institution where the student has been admitted.

Combined with the information obtained from the institution and a copy of the parents' Federal income tax return from Internal Revenue Service, a determination is made as to the total amount of the award for the academic year. A letter is sent to the student with a copy to the institution apprising both of the total award to be expected from the Educational Opportunity Fund for the academic year.

A check is forwarded to the financial aid officer with a receipt which must be returned, signed by both student and financial aid director at the institution. Prior to the student receiving the check, he must complete the Student Information Form.

A renewal application is forwarded to the student during the second semester prior to the academic year for which it is applied. Notification of the renewal application is sent to the financial aid officer.